

Information to identify the case:

Debtor 1	<u>Namira Wilson</u>	Social Security number or ITIN	xxx-xx-0572
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	18-33683-RG		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Namira Wilson

3/8/19

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Namira Wilson
 Debtor

Case No. 18-33683-RG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 43

Date Rcvd: Mar 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2019.

db
 517900388 +Namira Wilson, 184 Indian Run Pkwy, Union, NJ 07083-8812
 517900391 +Aes/deutsche, Attn: Bankruptcy Dept, Po Box 2461, Harrisburg, PA 17105-2461
 517900396 Barclay Card, PO BOX 13337, P.O. Box 8801, Philadelphia, PA 19101
 517900397 +Citibank, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 517900398 +Citibank/Exxon Mobile, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 517900401 +Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,
 Saint Louis, MO 63179-0040
 517900401 +Comenitycapital/fe2lcc, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
 517900405 +Excell Clinical Laboratory, 1 Ethel Road, Bldg 103, Ste B, Edison, NJ 08817-2838
 517900407 +Green Mountain Capital LLC, 303 2nd St, Suite 750, San Francisco, CA 94107-1366
 517900409 +Maxlend, PO Box 629, Parshall, ND 58770-0629
 517900410 +Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064
 517900413 +Nationwide Credit, PO Box 3159, Oak Brook, IL 60522-3159
 517900414 +Philips & Cohen Assoc., LTD, Mail Stop: 2000, 1002 Justison St.,
 Wilmington, DE 19801-5148
 517900416 +Radius Global Solutions, PO Box 390905, Minneapolis, MN 55439-0905
 517900417 +Spot Loan, P.O. Box 927, Palatine, IL 60078-0927
 517900426 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Mar 09 2019 00:39:49 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 09 2019 00:39:45 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +EDI: RMSC.COM Mar 09 2019 05:13:00 Synchrony Bank c/o PRA Receivables Management, LLC,
 PO BOX 41021, Norfolk, VA 23541-1021
 517900389 +EDI: AMEREXPR.COM Mar 09 2019 05:13:00 Amex, Correspondence/Bankruptcy, Po Box 981540,
 El Paso, TX 79998-1540
 517900390 +EDI: BANKAMER.COM Mar 09 2019 05:13:00 Bank Of America, Attn: Bankruptcy, Po Box 982238,
 El Paso, TX 79998
 517900392 +EDI: TSYS2.COM Mar 09 2019 05:13:00 Barclays Bank Delaware, Attn: Correspondence,
 Po Box 8801, Wilmington, DE 19899-8801
 517900395 +EDI: CRFRSTNA.COM Mar 09 2019 05:13:00 CFNA Firestone, PO Box 81410,
 Cleveland, OH 44181-0410
 517900394 +EDI: CAPITALONE.COM Mar 09 2019 05:13:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 517900399 +EDI: WFNNB.COM Mar 09 2019 05:13:00 Comenity Bank/Overstock, Attn: Bankruptcy Dept,
 Po Box 182125, Columbus, OH 43218-2125
 517900400 +EDI: WFNNB.COM Mar 09 2019 05:13:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept,
 Po Box 182125, Columbus, OH 43218-2125
 517900402 +EDI: CRFRSTNA.COM Mar 09 2019 05:13:00 Credit First National Association,
 Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
 517900403 +EDI: RCSFNBMARIN.COM Mar 09 2019 05:13:00 Credit One Bank, Attn: Bankruptcy,
 Po Box 98873, Las Vegas, NV 89193-8873
 517900404 +EDI: DISCOVER.COM Mar 09 2019 05:13:00 Discover Financial, Po Box 3025,
 New Albany, OH 43054-3025
 517900406 +EDI: RMSC.COM Mar 09 2019 05:13:00 Genpact Services LLC, PO Box 530942,
 Atlanta, GA 30353-0942
 517900408 +E-mail/Text: bk@lendingclub.com Mar 09 2019 00:40:21 LendingClub, Attn: Bankruptcy,
 71 Stevenson St, Ste 1000, San Francisco, CA 94105-2967
 517900411 +EDI: MERRICKBANK.COM Mar 09 2019 05:13:00 Merrick Bank/CardWorks, Attn: Bankruptcy,
 Po Box 9201, Old Bethpage, NY 11804-9001
 517900412 +E-mail/Text: bankruptcy@ldf-holdings.com Mar 09 2019 00:40:43 National Small Loan.com,
 PO Box 632, Lac Du Flambeau, WI 54538-0632
 517900415 +EDI: PRA.COM Mar 09 2019 05:13:00 Portfolio Recovery, Po Box 41021,
 Norfolk, VA 23541-1021
 517900418 +EDI: RMSC.COM Mar 09 2019 05:13:00 Synchb/PLCC, Attn: Bankruptcy, Po Box 965060,
 Orlando, FL 32896-5060
 517900419 +EDI: RMSC.COM Mar 09 2019 05:13:00 Synchb/Rooms To Go, Attn: Bankruptcy, Po Box 965060,
 Orlando, FL 32896-5060
 517900420 +EDI: RMSC.COM Mar 09 2019 05:13:00 Synchrony Bank, Attn: Bankruptcy, PO Box 965061,
 Orlando, FL 32896-5061
 517903651 +EDI: RMSC.COM Mar 09 2019 05:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517900421 +EDI: RMSC.COM Mar 09 2019 05:13:00 Synchrony Bank/American Eagle, Attn: Bankruptcy Dept,
 Po Box 965060, Orlando, FL 32896-5060
 517900422 +EDI: RMSC.COM Mar 09 2019 05:13:00 Synchrony Bank/HH Gregg, Attn: Bankruptcy,
 Po Box 965060, Orlando, FL 32896-5060
 517900423 +EDI: RMSC.COM Mar 09 2019 05:13:00 Synchrony Bank/Old Navy, Attn: Bankruptcy Dept,
 Po Box 965060, Orlando, FL 32896-5060
 517900424 +EDI: RMSC.COM Mar 09 2019 05:13:00 Synchrony Bank/Walmart, Attn: Bankruptcy Dept,
 Po Box 965060, Orlando, FL 32896-5060
 517900425 +EDI: TFSR.COM Mar 09 2019 05:13:00 Toyota Motor Credit Co, Toyota Financial Services,
 Po Box 8026, Cedar Rapids, IA 52408

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 43

Date Rcvd: Mar 08, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
517900393 Capl/bstby

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 10, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2019 at the address(es) listed below:

Barbara Edwards bedwardstrustee@aol.com, NJ48@ecfcbis.com
Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor Toyota Lease Trust kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Scott J. Goldstein on behalf of Debtor Namira Wilson sjg@sgoldsteinlaw.com,
cmecf.sgoldsteinlaw@gmail.com;notices@uprightlaw.com;G31979@notify.cincompass.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5